Protocol transparante rapportage over kredietverlening

11 mei 2016

Context

In maart 2015 heeft de NVB een dialoogbijeenkomst georganiseerd over duurzaamheidsrapportages.[1] In vervolg daarop heeft het platform Duurzaamheid van de NVB een discussie geïnitieerd over de mogelijkheden om de transparantie te vergroten. Het platform Duurzaamheid heeft daarop een werkgroep opgestart en gevraagd met concrete voorstellen te komen voor vergroting van transparantie over – onder meer – de kredietverlening door banken. De werkgroep leverde op 5 september 2015 een eerste notitie op[2], waarin een voorstel over vergroting van inzicht in de kredietverlening door banken op hoofdlijnen is beschreven. In de voorliggende notitie wordt dit verder uitgewerkt.

In de tussentijd, in juni 2015, vond in de Tweede Kamer een debat plaats over 'duurzaam bankieren'.[3] In die context werd de 'motie Grashoff' aangenomen, waarin de minister van Financiën wordt verzocht om samen met de banken een protocol op te stellen, met als doel om klanten meer inzicht te bieden in de activiteiten waar banken geld aan uitlenen.

> De Kamer,
>
> gehoord de beraadslaging,
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> constaterende dat spaarders momenteel onvoldoende inzicht hebben waarin spaargeld geïnvesteerd wordt;
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> overwegende dat voor het maken van een afgewogen keuze voor een bank deze informatie beschikbaar zou moeten zijn;
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> verzoekt de regering, in samenwerking met de banken een protocol op te stellen waarin wordt vastgelegd welke rechten spaarders hebben om inzicht te verkrijgen in de manier waarop het spaargeld bij hun bank is belegd,
>
> en gaat over tot de orde van de dag.
>
> Grashoff

Met het protocol dat in deze notitie wordt beschreven, hoopt de NVB tegemoet te komen aan de wensen van de Tweede Kamer en een brede groep stakeholders, waaronder de eigen klanten.

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[1] Meer informatie over de achtergrond en uitkomsten van deze dialoogbijeenkomst is te vinden op de NVB-website: https://www.nvb.nl/contentpagina-s/4117/dialoogbijeenkomst-transparantie-over-duurzaamheid.html.

[2] Deze notitie, getiteld 'Helderheid over duurzaamheid', is hier te downloaden: https://www.nvb.nl/publicaties-standpunten/publicaties/4360/helderheid-over-duurzaamheid.html

[3] Zie: http://www.tweedekamer.nl/kamerstukken/detail?id=2014D45903.

Doelstelling

Doel van het protocol om klanten en andere belanghebbenden op mesoniveau te laten zien welke economische activiteiten banken met door hen verstrekte financiering mede mogelijk maken. Daarbij is de ambitie om informatie zoveel mogelijk op uniforme wijze te rapporteren, om interpretatie en vergelijking eenvoudiger te maken.

Uitgangspunten

De NVB heeft de volgende uitgangspunten geformuleerd voor het protocol:

1. Informativiteit: gegevens moeten op eenvoudige en waar mogelijk uniforme wijze inzicht bieden in de economische sectoren die door banken worden gefinancierd.
2. Werkbaarheid: het protocol moet in principe door alle Nederlandse banken toepasbaar zijn, met zo min mogelijk extra werklast, gebruik makend van bestaande informatie.
3. Bescherming van klantvertrouwelijkheid: de informatie mag niet zo gedetailleerd zijn dat herleidbaar is waar individuele bedrijven of instellingen bankieren en/of hoeveel zij geleend hebben.

Informativiteit
Het is de bedoeling dat rapportage volgens het protocol inzicht biedt in de bijdrage van banken aan de Nederlandse en wereldeconomie (‘Waar gaat het geld naartoe?’). Om dit inzicht mogelijk te maken, is het belangrijk uit te gaan van de data die het beste weergeven welke feitelijke economische activiteit met een lening wordt ondersteund. De keuze valt daarom op ‘risk modeling data’. Een zekere mate van detail is nodig. Bij het presenteren van leningen aan bedrijfssectoren betekent dit, afhankelijk van het indelingssysteem, dat uitsplitsing tot op drie à vier niveaus diep wenselijk is.[4] Dat betekent bijvoorbeeld dat binnen een algemene categorie ‘mijnbouw en delfstoffen’ onderscheid gemaakt wordt naar type delfstof, zoals ijzererts, steenkool, gas en klei. En dat een categorie ‘veeteelt’ wordt uitgesplitst naar een aantal diersoorten. De informativiteit kan worden vergroot door informatie op eenvoudige, en waar mogelijk uniforme wijze weer te geven. Voor zover techniek en databeschikbaarheid het toestaan, wordt in dit protocol daarom gewerkt met een uniforme presentatiewijze.

Werkbaarheid
Transparantie is een middel om verantwoording af te leggen en om de dialoog met stakeholders te ondersteunen. Het is geen doel op zich. Het is daarom logisch om een voorstel ter verbetering van transparantie ook te toetsen aan praktische uitvoerbaarheid, werklast en kosten. En in de tijd te bezien of het middel daadwerkelijk van toegevoegde waarde is. Meer rapportagelast kan immers ten koste gaan van de tijd om te werken aan verbeteringen in de praktijk, daar waar daadwerkelijk impact wordt gemaakt.

Klantvertrouwelijkheid
Personen en bedrijven die bij een bank geld lenen, moeten erop kunnen vertrouwen dat hun financiële gegevens niet op straat belanden. Dat is voor een deel vastgelegd in wet- en regelgeving en daarnaast van belang voor het economisch verkeer.[5] Daarom dient het protocol er ook in te voorzien dat

[4] Er zijn binnen de bankensector verschillende algemene indelingssystemen in omloop, zoals: de Standaard Bedrijfsindeling (SBI) van het CBS, het Europese systeem NACE en het Noord-Amerikaanse NAICS. Vertaling van het ene naar het andere systeem is mogelijk, maar altijd op een hoger aggregatieniveau (= minder detail).
[5] De NVB werkt in het kader van het IMVO-convenant banken aan een achtergrondnotitie over het belang van klantvertrouwelijkheid.

vertrouwelijkheid van klantrelaties gewaarborgd blijft. De informatie die op basis van het protocol wordt gepubliceerd, mag dus niet zo gedetailleerd zijn dat de goede lezer kan herleiden waar particulieren, individuele bedrijven of instellingen bankieren en/of hoeveel zij geleend hebben.

Beschrijving van het protocol

Het protocol bestaat uit twee stappen. Als eerste stap wordt een vereenvoudigde balans gepresenteerd volgens een uniforme indeling. Hierin is op hoofdlijnen te zien aan welke sectoren een bank geld uitgeleend heeft. Als tweede stap geven banken voor de sectoren op de vereenvoudigde balans een betekenisvolle uitsplitsing, met inachtneming van de bovenbeschreven uitgangspunten.

Voor de vereenvoudigde balans wordt een uniforme indeling en betiteling afgesproken. Voor de verdere uitsplitsingen wordt vooralsnog geen uniforme indeling voorgeschreven, maar het is wel de ambitie om ook dat meer te harmoniseren. De administratiesystemen van banken verschillen te veel om een betekenisvolle uniforme rapportage over bijvoorbeeld hypotheken en bedrijfsleningen mogelijk te maken. Dat wil zeggen: uniformeren kán wel, maar dat zou dan op zo’n hoog aggregatieniveau gebeuren dat de rapportage teveel aan informatiewaarde verliest.[6] Banken hebben wel gedetailleerde informatie over de activiteiten waar het uitgeleende geld voor gebruikt wordt, alleen die informatie wordt verschillend benoemd en gecategoriseerd.[7]

De twee stappen worden hieronder verder toegelicht.

Stap 1: De vereenvoudigde balans

In de ‘vereenvoudigde balans’ worden alle leningen die een bank heeft uitstaan uitgesplitst naar een aantal hoofdcategorieën. Dit deel van de bankbalans (kredieten) heeft mede prioriteit gekregen omdat dit het meest relevant is voor de duurzaamheidsprestaties . De vereenvoudigde balans zou er bijvoorbeeld zo kunnen uitzien:

[6] Voor de categorie leningen aan bedrijven heeft de NVB-transparantiewerkgroep verschillende varianten van harmonisering uitgewerkt en getest: NAICS en NACE zijn daarbij indelingen die naar verwachting het meest bestendig naar de toekomst zouden kunnen worden ingezet, waarbij NACE het meest wenselijk is omdat dit goed aansluit bij de in Nederland goed bekende SBI. Echter, een uniforme rapportage conform indeling NACE is als gevolg van de verschillende administraties alleen op hoofdcategorie mogelijk (20 categorieën), wat in de ogen van de banken te grof is. Rapportage kan ook op 4-digit niveau, maar dan zou één van de grootbanken niet mee kunnen doen. Systeem NAICS leverde dezelfde problemen op als met NACE. .

[7] Dit is het gevolg van de verschillende platformen waarop de administratiesystemen draaien. Zie ook voetnoten 4 en 6.

Tabel 1: Voorbeeld vereenvoudigde balans

Vereenvoudigde balans bank X[8]			
€	49.382.715.600	40%	uitgeleend aan consumenten
€	37.037.036.700	25%	uitgeleend aan bedrijven
€	6.172.8393.450	5%	uitgeleend aan instellingen
€	18.518.518.350	15%	uitgeleend aan financiële instellingen
€	16.049.382.570	13%	uitgeleend aan overheden
€	2.469.135.780	2%	overige
€	**123.456.789.000**	**100%**	**totaal**

Afhankelijk van de samenstelling van de balans wordt de leden geadviseerd een betekenisvolle uitsplitsing te maken van de belangrijkste categorie(ën), met name die waar (mogelijk) duurzaamheidsvraagstukken spelen. De NVB beveelt haar leden tevens aan om bij de vereenvoudigde balans en de (hoofd)sectoren eronder aan te geven welk (deel van het) duurzaamheidsbeleid van toepassing is.

Stap 2: Uitsplitsing categorieën op de vereenvoudigde balans

De tweede stap is het op betekenisvolle wijze uitsplitsen van categorieën op de vereenvoudigde balans, voor zover relevant, en in elk geval voor de categorie “bedrijven”, vanwege het feit dat zich daarin de meeste duurzaamheidsuitdagingen voordoen. Voor de uitsplitsing van leningen aan bedrijven wordt aanbevolen om uit te splitsen naar bedrijfssectoren en daarin zo ver te gaan dat goed inzichtelijk wordt welke economische activiteiten worden gefinancierd, zonder dat de klantvertrouwelijkheid in het geding komt (zie ‘Uitgangpunten’). In de praktijk betekent dit voor sommige bedrijfssectoren dat uitsplitsen tot op een detailniveau van 3 à 4 niveaus nodig is om betekenisvol inzicht te verschaffen. Ter illustratie is in de bijlage een volledig overzicht opgenomen van en bedrijfsindeling tot op 4 niveaus diep, op basis van het systeem NACE. De NVB constateert dat verschillende, alhoewel niet alle banken op basis van systeem kunnen rapporteren.

Het kan voorkomen dat in een bedrijfssector maar weinig bedrijven actief zijn. In die gevallen is het risico op identificatie van een klant van desbetreffende bank groot en komt bij het uitsplitsen de klantvertrouwelijkheid eerder in het geding. Om die reden behouden banken zich het recht voor bij die specifieke sub-sectoren één niveau hoger te rapporteren. Of zij kunnen er voor kiezen wel de naam van die sub-sectoren zichtbaar te maken, maar de eventuele uitstaande bedragen en het bijbehorende percentage zwart te maken (zoals in het voorbeeld in tabel 2).

[8] De benaming van de categorieën van de vereenvoudigde balans staat nog niet vast. Daarvoor wordt in overleg met het ministerie van Financiën een set Nederlandse en Engelstalige termen gekozen die zowel aansluiten bij bestaande begrippen (bijv. zoals in gebruik door toezichthouders) als begrijpelijk zijn voor het algemene publiek.

Tabel 2: Voorbeeld presentatie leningen naar bedrijfsectoren

		Bedrag	*Percentage van hoofdcategorie*
AGRICULTURE, FORESTRY AND FISHING	**€**	**3.000.000**	
Crop and animal production, hunting and related service activities			
Growing of non-perennial crops			
Growing of cereals (except rice), leguminous crops and oil seeds	€	1.992.188	66%
Growing of rice	€	224.678	7%
Growing of vegetables and melons, roots and tubers	[redacted]		
Growing of sugar cane	€	-	0%
Growing of other non-perennial crops	€	-	0%
Growing of vegetables and melons, roots and tubers	€	449.872	15%
Growing of tobacco	€	567.218	19%

De NVB zal haar leden tevens aanbevelen om bij de bedrijfssectoren op hoofdlijnen aan te geven welke sociale- en milieurisico's aan de orde zijn en welk (deel van het) duurzaamheidsbeleid van toepassing is.

Voor leningen aan **consumenten** kan een uitsplitsing in hypothecaire en consumptieve kredieten worden overwogen. Daarnaast kunnen banken, indien van toepassing en voor zover de informatie beschikbaar is, bijvoorbeeld hypothekenportfolio's uitsplitsen naar landen, voor zover dat geen concurrentiegevoelige informatie oplevert.

Voor leningen aan **financiële instellingen** en aan **overheden** is een uitsplitsing naar landen ook denkbaar en mogelijk wenselijk. Voor de categorie '**overige**' is meer onderzoek nodig om te bepalen of uitsplitsing nodig is en zo ja, wat hiervoor de beste methode is.

Peildatum en frequentie

De NVB beveelt aan dat banken eens per jaar, idealiter rond de publicatie van het jaarverslag, rapporteren volgens dit protocol. Een gelijk meetmoment maakt het mogelijk in de toekomst gegevens te aggregeren om zo inzicht te bieden op sectorniveau.

Bijlage

Indeling economische sectoren volgens NACE (t/m 4-digit)

Section A : Agriculture, hunting and forestry
• 01 : Agriculture, hunting and related service activities
• 01.1 : Growing of crops; market gardening; horticulture
• 01.11 : Growing of cereals and other crops n.e.c.
• 01.12 : Growing of vegetables, horticultural specialities and nursery products
• 01.13 : Growing of fruit, nuts, beverage and spice crops
• 01.2 : Farming of animals
• 01.21 : Farming of cattle, dairy farming
• 01.22 : Farming of sheep, goats, horses, asses, mules and hinnies
• 01.23 : Farming of swine
• 01.24 : Farming of poultry
• 01.25 : Other farming of animals
• 01.3 : Growing of crops combined with farming of animals (mixed farming)
• 01.30 : Growing of crops combined with farming of animals (mixed farming)
• 01.4 : Agricultural and animal husbandry service activities, except veterinary activities
• 01.41 : Agricultural service activities
• 01.42 : Animal husbandry service activities, except veterinary activities
• 01.5 : Hunting, trapping and game propagation, including related service activities
• 01.50 : Hunting, trapping and game propagation, including related service activities
• 02 : Forestry, logging and related service activities
• 02.0 : Forestry, logging and related service activities
• 02.01 : Forestry and logging
• 02.02 : Forestry and logging related service activities

Section B : Fishing
• 05 : Fishing, operation of fish hatcheries and fish farms; service activities incidental to fishing
• 05.0 : Fishing, operation of fish hatcheries and fish farms; service activities incidental to fishing
• 05.01 : Fishing
• 05.02 : Operation of fish hatcheries and fish farms

Section C : Mining and quarrying
Sub Section CA : Mining and quarrying of energy producing materials
• 10 : Mining of coal and lignite; extraction of peat
• 10.1 : Mining and agglomeration of hard coal
• 10.10 : Mining and agglomeration of hard coal
• 10.2 : Mining and agglomeration of lignite
• 10.20 : Mining and agglomeration of lignite
• 10.3 : Extraction and agglomeration of peat
• 10.30 : Extraction and agglomeration of peat
• 11 : Extraction of crude petroleum and natural gas; service activities incidental to oil and gas extraction, excluding surveying
• 11.1 : Extraction of crude petroleum and natural gas
• 11.10 : Extraction of crude petroleum and natural gas
• 11.2 : Service activities incidental to oil and gas extraction, excluding surveying
• 11.20 : Service activities incidental to oil and gas extraction, excluding surveying
• 12 : Mining of uranium and thorium ores
• 12.0 : Mining of uranium and thorium ores
• 12.00 : Mining of uranium and thorium ores
Sub Section CB : Mining and quarrying, except of energy producing materials
• 13 : Mining of metal ores
• 13.1 : Mining of iron ores
• 13.10 : Mining of iron ores
• 13.2 : Mining of non-ferrous metal ores, except uranium and thorium ores
• 13.20 : Mining of non-ferrous metal ores, except uranium and thorium ores
• 14 : Other mining and quarrying
• 14.1 : Quarrying of stone
• 14.11 : Quarrying of stone for construction
• 14.12 : Quarrying of limestone, gypsum and chalk
• 14.13 : Quarrying of slate
• 14.2 : Quarrying of sand and clay
• 14.21 : Operation of gravel and sand pits
• 14.22 : Mining of clays and kaolin
• 14.3 : Mining of chemical and fertilizer minerals
• 14.30 : Mining of chemical and fertilizer minerals
• 14.4 : Production of salt
• 14.40 : Production of salt
• 14.5 : Other mining and quarrying n.e.c.
• 14.50 : Other mining and quarrying n.e.c.

Section D : Manufacturing
Sub Section DA : Manufacture of food products, beverages and tobacco
• 15 : Manufacture of food products and beverages
• 15.1 : Production, processing and preserving of meat and meat products
• 15.11 : Production and preserving of meat
• 15.12 : Production and preserving of poultrymeat
• 15.13 : Production of meat and poultrymeat products
• 15.2 : Processing and preserving of fish and fish products
• 15.20 : Processing and preserving of fish and fish products
• 15.3 : Processing and preserving of fruit and vegetables
• 15.31 : Processing and preserving of potatoes
• 15.32 : Manufacture of fruit and vegetable juice
• 15.33 : Processing and preserving of fruit and vegetables n.e.c.
• 15.4 : Manufacture of vegetable and animal oils and fats
• 15.41 : Manufacture of crude oils and fats
• 15.42 : Manufacture of refined oils and fats
• 15.43 : Manufacture of margarine and similar edible fats
• 15.5 : Manufacture of dairy products
• 15.51 : Operation of dairies and cheese making
• 15.52 : Manufacture of ice cream
• 15.6 : Manufacture of grain mill products, starches and starch products

• 15.61 : Manufacture of grain mill products
• 15.62 : Manufacture of starches and starch products
• 15.7 : Manufacture of prepared animal feeds
• 15.71 : Manufacture of prepared feeds for farm animals
• 15.72 : Manufacture of prepared pet foods
• 15.8 : Manufacture of other food products
• 15.81 : Manufacture of bread; manufacture of fresh pastry goods and cakes
• 15.82 : Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cakes
• 15.83 : Manufacture of sugar
• 15.84 : Manufacture of cocoa; chocolate and sugar confectionery
• 15.85 : Manufacture of macaroni, noodles, couscous and similar farinaceous products
• 15.86 : Processing of tea and coffee
• 15.87 : Manufacture of condiments and seasonings
• 15.88 : Manufacture of homogenized food preparations and dietetic food
• 15.89 : Manufacture of other food products n.e.c.
• 15.9 : Manufacture of beverages
• 15.91 : Manufacture of distilled potable alcoholic beverages
• 15.92 : Production of ethyl alcohol from fermented materials
• 15.93 : Manufacture of wines
• 15.94 : Manufacture of cider and other fruit wines
• 15.95 : Manufacture of other non-distilled fermented beverages
• 15.96 : Manufacture of beer
• 15.97 : Manufacture of malt
• 15.98 : Production of mineral waters and soft drinks
• 16 : Manufacture of tobacco products
• 16.0 : Manufacture of tobacco products
• 16.00 : Manufacture of tobacco products
Sub Section DB : Manufacture of textiles and textile products
• 17 : Manufacture of textiles
• 17.1 : Preparation and spinning of textile fibres
• 17.11 : Preparation and spinning of cotton-type fibres
• 17.12 : Preparation and spinning of woollen-type fibres
• 17.13 : Preparation and spinning of worsted-type fibres
• 17.14 : Preparation and spinning of flax-type fibres
• 17.15 : Throwing and preparation of silk, including from noils, and throwing and texturing of synthetic or artificial filament yarns
• 17.16 : Manufacture of sewing threads
• 17.17 : Preparation and spinning of other textile fibres
• 17.2 : Textile weaving
• 17.21 : Cotton-type weaving
• 17.22 : Woollen-type weaving
• 17.23 : Worsted-type weaving
• 17.24 : Silk-type weaving
• 17.25 : Other textile weaving
• 17.3 : Finishing of textiles
• 17.30 : Finishing of textiles
• 17.4 : Manufacture of made-up textile articles, except apparel
• 17.40 : Manufacture of made-up textile articles, except apparel
• 17.5 : Manufacture of other textiles
• 17.51 : Manufacture of carpets and rugs
• 17.52 : Manufacture of cordage, rope, twine and netting
• 17.53 : Manufacture of non-wovens and articles made from non-wovens, except apparel
• 17.54 : Manufacture of other textiles n.e.c.
• 17.6 : Manufacture of knitted and crocheted fabrics
• 17.60 : Manufacture of knitted and crocheted fabrics
• 17.7 : Manufacture of knitted and crocheted articles
• 17.71 : Manufacture of knitted and crocheted hosiery
• 17.72 : Manufacture of knitted and crocheted pullovers, cardigans and similar articles
• 18 : Manufacture of wearing apparel; dressing and dyeing of fur
• 18.1 : Manufacture of leather clothes
• 18.10 : Manufacture of leather clothes
• 18.2 : Manufacture of other wearing apparel and accessories
• 18.21 : Manufacture of workwear
• 18.22 : Manufacture of other outerwear
• 18.23 : Manufacture of underwear
• 18.24 : Manufacture of other wearing apparel and accessories n.e.c.
• 18.3 : Dressing and dyeing of fur; manufacture of articles of fur
• 18.30 : Dressing and dyeing of fur; manufacture of articles of fur
Sub Section DC : Manufacture of leather and leather products
• 19 : Tanning and dressing of leather; manufacture of luggage, handbags, saddlery, harness and footwear
• 19.1 : Tanning and dressing of leather
• 19.10 : Tanning and dressing of leather
• 19.2 : Manufacture of luggage, handbags and the like, saddlery and harness
• 19.20 : Manufacture of luggage, handbags and the like, saddlery and harness
• 19.3 : Manufacture of footwear
• 19.30 : Manufacture of footwear
Sub Section DD : Manufacture of wood and wood products
• 20 : Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials
• 20.1 : Sawmilling and planing of wood; impregnation of wood
• 20.10 : Sawmilling and planing of wood; impregnation of wood
• 20.2 : Manufacture of veneer sheets; manufacture of plywood, laminboard, particle board, fibre board and other panels and boards
• 20.20 : Manufacture of veneer sheets; manufacture of plywood, laminboard, particle board, fibre board and other panels and boards
• 20.3 : Manufacture of builders' carpentry and joinery
• 20.30 : Manufacture of builders' carpentry and joinery
• 20.4 : Manufacture of wooden containers
• 20.40 : Manufacture of wooden containers
• 20.5 : Manufacture of other products of wood; manufacture of articles of cork, straw and plaiting materials
• 20.51 : Manufacture of other products of wood
• 20.52 : Manufacture of articles of cork, straw and plaiting materials

Sub Section DE : Manufacture of pulp, paper and paper products; publishing and printing
• 21 : Manufacture of pulp, paper and paper products
• 21.1 : Manufacture of pulp, paper and paperboard
• 21.11 : Manufacture of pulp
• 21.12 : Manufacture of paper and paperboard
• 21.2 : Manufacture of articles of paper and paperboard
• 21.21 : Manufacture of corrugated paper and paperboard and of containers of paper and
paperboard
• 21.22 : Manufacture of household and sanitary goods and of toilet requisites
• 21.23 : Manufacture of paper stationery
• 21.24 : Manufacture of wallpaper
• 21.25 : Manufacture of other articles of paper and paperboard n.e.c.
• 22 : Publishing, printing and reproduction of recorded media
• 22.1 : Publishing
• 22.11 : Publishing of books
• 22.12 : Publishing of newspapers
• 22.13 : Publishing of journals and periodicals
• 22.14 : Publishing of sound recordings
• 22.15 : Other publishing
• 22.2 : Printing and service activities related to printing
• 22.21 : Printing of newspapers
• 22.22 : Printing n.e.c.
• 22.23 : Bookbinding and finishing
• 22.24 : Composition and plate-making
• 22.25 : Other activities related to printing
• 22.3 : Reproduction of recorded media
• 22.31 : Reproduction of sound recording
• 22.32 : Reproduction of video recording
• 22.33 : Reproduction of computer media
Sub Section DF : Manufacture of coke, refined petroleum products and nuclear fuel
• 23 : Manufacture of coke, refined petroleum products and nuclear fuel
• 23.1 : Manufacture of coke oven products
• 23.10 : Manufacture of coke oven products
• 23.2 : Manufacture of refined petroleum products
• 23.20 : Manufacture of refined petroleum products
• 23.3 : Processing of nuclear fuel
• 23.30 : Processing of nuclear fuel
Sub Section DG : Manufacture of chemicals, chemical products and man-made fibres
• 24 : Manufacture of chemicals and chemical products
• 24.1 : Manufacture of basic chemicals
• 24.11 : Manufacture of industrial gases
• 24.12 : Manufacture of dyes and pigments
• 24.13 : Manufacture of other inorganic basic chemicals
• 24.14 : Manufacture of other organic basic chemicals
• 24.15 : Manufacture of fertilizers and nitrogen compounds
• 24.16 : Manufacture of plastics in primary forms
• 24.17 : Manufacture of synthetic rubber in primary forms
• 24.2 : Manufacture of pesticides and other agro-chemical products
• 24.20 : Manufacture of pesticides and other agro-chemical products
• 24.3 : Manufacture of paints, varnishes and similar coatings, printing ink and mastics
• 24.30 : Manufacture of paints, varnishes and similar coatings, printing ink and mastics
• 24.4 : Manufacture of pharmaceuticals, medicinal chemicals and botanical products
• 24.41 : Manufacture of basic pharmaceutical products
• 24.42 : Manufacture of pharmaceutical preparations
• 24.5 : Manufacture of soap and detergents, cleaning and polishing preparations, perfumes and
toilet preparations
• 24.51 : Manufacture of soap and detergents, cleaning and polishing preparations
• 24.52 : Manufacture of perfumes and toilet preparations
• 24.6 : Manufacture of other chemical products
• 24.61 : Manufacture of explosives
• 24.62 : Manufacture of glues and gelatines
• 24.63 : Manufacture of essential oils
• 24.64 : Manufacture of photographic chemical material
• 24.65 : Manufacture of prepared unrecorded media
• 24.66 : Manufacture of other chemical products n.e.c.
• 24.7 : Manufacture of man-made fibres
• 24.70 : Manufacture of man-made fibres
Sub Section DH : Manufacture of rubber and plastic products
• 25 : Manufacture of rubber and plastic products
• 25.1 : Manufacture of rubber products
• 25.11 : Manufacture of rubber tyres and tubes
• 25.12 : Retreading and rebuilding of rubber tyres
• 25.13 : Manufacture of other rubber products
• 25.2 : Manufacture of plastic products
• 25.21 : Manufacture of plastic plates, sheets, tubes and profiles
• 25.22 : Manufacture of plastic packing goods
• 25.23 : Manufacture of builders' ware of plastic
• 25.24 : Manufacture of other plastic products
Sub Section DI : Manufacture of other non-metallic mineral products
• 26 : Manufacture of other non-metallic mineral products
• 26.1 : Manufacture of glass and glass products
• 26.11 : Manufacture of flat glass
• 26.12 : Shaping and processing of flat glass
• 26.13 : Manufacture of hollow glass
• 26.14 : Manufacture of glass fibres
• 26.15 : Manufacture and processing of other glass, including technical glassware
• 26.2 : Manufacture of non-refractory ceramic goods other than for construction purposes;
manufacture of refractory ceramic products
• 26.21 : Manufacture of ceramic household and ornamental articles
• 26.22 : Manufacture of ceramic sanitary fixtures
• 26.23 : Manufacture of ceramic insulators and insulating fittings
• 26.24 : Manufacture of other technical ceramic products
• 26.25 : Manufacture of other ceramic products
• 26.26 : Manufacture of refractory ceramic products
• 26.3 : Manufacture of ceramic tiles and flags
• 26.30 : Manufacture of ceramic tiles and flags
• 26.4 : Manufacture of bricks, tiles and construction products, in baked clay
• 26.40 : Manufacture of bricks, tiles and construction products, in baked clay
• 26.5 : Manufacture of cement, lime and plaster

• 26.51 : Manufacture of cement
• 26.52 : Manufacture of lime
• 26.53 : Manufacture of plaster
• 26.6 : Manufacture of articles of concrete, plaster and cement
• 26.61 : Manufacture of concrete products for construction purposes
• 26.62 : Manufacture of plaster products for construction purposes
• 26.63 : Manufacture of ready-mixed concrete
• 26.64 : Manufacture of mortars
• 26.65 : Manufacture of fibre cement
• 26.66 : Manufacture of other articles of concrete, plaster and cement
• 26.7 : Cutting, shaping and finishing of stone
• 26.70 : Cutting, shaping and finishing of stone
• 26.8 : Manufacture of other non-metallic mineral products
• 26.81 : Production of abrasive products
• 26.82 : Manufacture of other non-metallic mineral products n.e.c.
Sub Section DJ : Manufacture of basic metals and fabricated metal products
• 27 : Manufacture of basic metals
• 27.1 : Manufacture of basic iron and steel and of ferro-alloys (ECSC)
• 27.10 : Manufacture of basic iron and steel and of ferro-alloys (ECSC)20)
• 27.2 : Manufacture of tubes
• 27.21 : Manufacture of cast iron tubes
• 27.22 : Manufacture of steel tubes
• 27.3 : Other first processing of iron and steel and production of non-ECSC20) ferro-alloys
• 27.31 : Cold drawing
• 27.32 : Cold rolling of narrow strip
• 27.33 : Cold forming or folding
• 27.34 : Wire drawing
• 27.35 : Other first processing of iron and steel n.e.c.; production of non-ECSC20) ferro-alloys
• 27.4 : Manufacture of basic precious and non-ferrous metals
• 27.41 : Precious metals production
• 27.42 : Aluminium production
• 27.43 : Lead, zinc and tin production
• 27.44 : Copper production
• 27.45 : Other non-ferrous metal production
• 27.5 : Casting of metals
• 27.51 : Casting of iron
• 27.52 : Casting of steel
• 27.53 : Casting of light metals
• 27.54 : Casting of other non-ferrous metals
• 28 : Manufacture of fabricated metal products, except machinery and equipment
• 28.1 : Manufacture of structural metal products
• 28.11 : Manufacture of metal structures and parts of structures
• 28.12 : Manufacture of builders' carpentry and joinery of metal
• 28.2 : Manufacture of tanks, reservoirs and containers of metal; manufacture of central heating radiators and boilers
• 28.21 : Manufacture of tanks, reservoirs and containers of metal
• 28.22 : Manufacture of central heating radiators and boilers
• 28.3 : Manufacture of steam generators, except central heating hot water boilers
• 28.30 : Manufacture of steam generators, except central heating hot water boilers
• 28.4 : Forging, pressing, stamping and roll forming of metal; powder metallurgy
• 28.40 : Forging, pressing, stamping and roll forming of metal; powder metallurgy
• 28.5 : Treatment and coating of metals; general mechanical engineering
• 28.51 : Treatment and coating of metals
• 28.52 : General mechanical engineering
• 28.6 : Manufacture of cutlery, tools and general hardware
• 28.61 : Manufacture of cutlery
• 28.62 : Manufacture of tools
• 28.63 : Manufacture of locks and hinges
• 28.7 : Manufacture of other fabricated metal products
• 28.71 : Manufacture of steel drums and similar containers
• 28.72 : Manufacture of light metal packaging
• 28.73 : Manufacture of wire products
• 28.74 : Manufacture of fasteners, screw machine products, chain and springs
• 28.75 : Manufacture of other fabricated metal products n.e.c.
Sub Section DK : Manufacture of machinery and equipment n.e.c.
• 29 : Manufacture of machinery and equipment n.e.c.
• 29.1 : Manufacture of machinery for the production and use of mechanical power, except aircraft, vehicle and cycle engines
• 29.11 : Manufacture of engines and turbines, except aircraft, vehicle and cycle engines
• 29.12 : Manufacture of pumps and compressors
• 29.13 : Manufacture of taps and valves
• 29.14 : Manufacture of bearings, gears, gearing and driving elements
• 29.2 : Manufacture of other general purpose machinery
• 29.21 : Manufacture of furnaces and furnace burners
• 29.22 : Manufacture of lifting and handling equipment
• 29.23 : Manufacture of non-domestic cooling and ventilation equipment
• 29.24 : Manufacture of other general purpose machinery n.e.c.
• 29.3 : Manufacture of agricultural and forestry machinery
• 29.31 : Manufacture of agricultural tractors
• 29.32 : Manufacture of other agricultural and forestry machinery
• 29.4 : Manufacture of machine-tools
• 29.40 : Manufacture of machine-tools
• 29.5 : Manufacture of other special purpose machinery
• 29.51 : Manufacture of machinery for metallurgy
• 29.52 : Manufacture of machinery for mining, quarrying and construction
• 29.53 : Manufacture of machinery for food, beverage and tobacco processing
• 29.54 : Manufacture of machinery for textile, apparel and leather production

• 29.55 : Manufacture of machinery for paper and paperboard production
• 29.56 : Manufacture of other special purpose machinery n.e.c.
• 29.6 : Manufacture of weapons and ammunition
• 29.60 : Manufacture of weapons and ammunition
• 29.7 : Manufacture of domestic appliances n.e.c.
• 29.71 : Manufacture of electric domestic appliances
• 29.72 : Manufacture of non-electric domestic appliances
Sub Section DL : Manufacture of electrical and optical equipment
• 30 : Manufacture of office machinery and computers
• 30.0 : Manufacture of office machinery and computers
• 30.01 : Manufacture of office machinery
• 30.02 : Manufacture of computers and other information processing equipment
• 31 : Manufacture of electrical machinery and apparatus n.e.c.
• 31.1 : Manufacture of electric motors, generators and transformers
• 31.10 : Manufacture of electric motors, generators and transformers
• 31.2 : Manufacture of electricity distribution and control apparatus
• 31.20 : Manufacture of electricity distribution and control apparatus
• 31.3 : Manufacture of insulated wire and cable
• 31.30 : Manufacture of insulated wire and cable
• 31.4 : Manufacture of accumulators, primary cells and primary batteries
• 31.40 : Manufacture of accumulators, primary cells and primary batteries
• 31.5 : Manufacture of lighting equipment and electric lamps
• 31.50 : Manufacture of lighting equipment and electric lamps
• 31.6 : Manufacture of electrical equipment n.e.c.
• 31.61 : Manufacture of electrical equipment for engines and vehicles n.e.c.
• 31.62 : Manufacture of other electrical equipment n.e.c.
• 32 : Manufacture of radio, television and communication equipment and apparatus
• 32.1 : Manufacture of electronic valves and tubes and other electronic components
• 32.10 : Manufacture of electronic valves and tubes and other electronic components
• 32.2 : Manufacture of television and radio transmitters and apparatus for line telephony and line telegraphy
• 32.20 : Manufacture of television and radio transmitters and apparatus for line telephony and line telegraphy
• 32.3 : Manufacture of television and radio receivers, sound or video recording or reproducing apparatus and associated goods
• 32.30 : Manufacture of television and radio receivers, sound or video recording or reproducing apparatus and associated goods
• 33 : Manufacture of medical, precision and optical instruments, watches and clocks
• 33.1 : Manufacture of medical and surgical equipment and orthopaedic appliances
• 33.10 : Manufacture of medical and surgical equipment and orthopaedic appliances
• 33.2 : Manufacture of instruments and appliances for measuring, checking, testing, navigating and other purposes, except industrial process control equipment
• 33.20 : Manufacture of instruments and appliances for measuring, checking, testing, navigating and other purposes, except industrial process control equipment
• 33.3 : Manufacture of industrial process control equipment
• 33.30 : Manufacture of industrial process control equipment
• 33.4 : Manufacture of optical instruments and photographic equipment
• 33.40 : Manufacture of optical instruments and photographic equipment
• 33.5 : Manufacture of watches and clocks
• 33.50 : Manufacture of watches and clocks
Sub Section DM : Manufacture of transport equipment
• 34 : Manufacture of motor vehicles, trailers and semi-trailers
• 34.1 : Manufacture of motor vehicles
• 34.10 : Manufacture of motor vehicles
• 34.2 : Manufacture of bodies (coachwork) for motor vehicles; manufacture of trailers and semitrailers
• 34.20 : Manufacture of bodies (coachwork) for motor vehicles; manufacture of trailers and semitrailers
• 34.3 : Manufacture of parts and accessories for motor vehicles and their engines
• 34.30 : Manufacture of parts and accessories for motor vehicles and their engines
• 35 : Manufacture of other transport equipment
• 35.1 : Building and repairing of ships and boats
• 35.11 : Building and repairing of ships
• 35.12 : Building and repairing of pleasure and sporting boats
• 35.2 : Manufacture of railway and tramway locomotives and rolling stock
• 35.20 : Manufacture of railway and tramway locomotives and rolling stock
• 35.3 : Manufacture of aircraft and spacecraft
• 35.30 : Manufacture of aircraft and spacecraft
• 35.4 : Manufacture of motorcycles and bicycles
• 35.41 : Manufacture of motorcycles
• 35.42 : Manufacture of bicycles
• 35.43 : Manufacture of invalid carriages
• 35.5 : Manufacture of other transport equipment n.e.c.
• 35.50 : Manufacture of other transport equipment n.e.c.
Sub Section DN : Manufacturing n.e.c.
• 36 : Manufacture of furniture; manufacturing n.e.c.
• 36.1 : Manufacture of furniture
• 36.11 : Manufacture of chairs and seats
• 36.12 : Manufacture of other office and shop furniture
• 36.13 : Manufacture of other kitchen furniture
• 36.14 : Manufacture of other furniture
• 36.15 : Manufacture of mattresses
• 36.2 : Manufacture of jewellery and related articles
• 36.21 : Striking of coins and medals
• 36.22 : Manufacture of jewellery and related articles n.e.c.
• 36.3 : Manufacture of musical instruments
• 36.30 : Manufacture of musical instruments
• 36.4 : Manufacture of sports goods

• 36.40 : Manufacture of sports goods
• 36.5 : Manufacture of games and toys
• 36.50 : Manufacture of games and toys
• 36.6 : Miscellaneous manufacturing n.e.c.
• 36.61 : Manufacture of imitation jewellery
• 36.62 : Manufacture of brooms and brushes
• 36.63 : Other manufacturing n.e.c.
• 37 : Recycling
• 37.1 : Recycling of metal waste and scrap
• 37.10 : Recycling of metal waste and scrap
• 37.2 : Recycling of non-metal waste and scrap
• 37.20 : Recycling of non-metal waste and scrap

Section E : Electricity, gas and water supply
• 40 : Electricity, gas, steam and hot water supply
• 40.1 : Production and distribution of electricity
• 40.10 : Production and distribution of electricity
• 40.2 : Manufacture of gas; distribution of gaseous fuels through mains
• 40.20 : Manufacture of gas; distribution of gaseous fuels through mains
• 40.3 : Steam and hot water supply
• 40.30 : Steam and hot water supply
• 41 : Collection, purification and distribution of water
• 41.0 : Collection, purification and distribution of water
• 41.00 : Collection, purification and distribution of water

Section F : Construction
• 45 : Construction
• 45.1 : Site preparation
• 45.11 : Demolition and wrecking of buildings; earth moving
• 45.12 : Test drilling and boring
• 45.2 : Building of complete constructions or parts thereof; civil engineering
• 45.21 : General construction of buildings and civil engineering works
• 45.22 : Erection of roof covering and frames
• 45.23 : Construction of highways, roads, airfields and sport facilities
• 45.24 : Construction of water projects
• 45.25 : Other construction work involving special trades
• 45.3 : Building installation
• 45.31 : Installation of electrical wiring and fittings
• 45.32 : Insulation work activities
• 45.33 : Plumbing
• 45.34 : Other building installation
• 45.4 : Building completion
• 45.41 : Plastering
• 45.42 : Joinery installation
• 45.43 : Floor and wall covering
• 45.44 : Painting and glazing
• 45.45 : Other building completion
• 45.5 : Renting of construction or demolition equipment with operator
• 45.50 : Renting of construction or demolition equipment with operator

Section G : Wholesale and retail trade; repair of motor vehicles, motorcycles and personal and household goods
• 50 : Sale, maintenance and repair of motor vehicles and motorcycles; retail sale of automotive fuel
• 50.1 : Sale of motor vehicles
• 50.10 : Sale of motor vehicles
• 50.2 : Maintenance and repair of motor vehicles
• 50.20 : Maintenance and repair of motor vehicles
• 50.3 : Sale of motor vehicle parts and accessories
• 50.30 : Sale of motor vehicle parts and accessories
• 50.4 : Sale, maintenance and repair of motorcycles and related parts and accessories
• 50.40 : Sale, maintenance and repair of motorcycles and related parts and accessories
• 50.5 : Retail sale of automotive fuel
• 50.50 : Retail sale of automotive fuel
• 51 : Wholesale trade and commission trade, except of motor vehicles and motorcycles
• 51.1 : Wholesale on a fee or contract basis
• 51.11 : Agents involved in the sale of agricultural raw materials, live animals, textile raw materials and semi-finished goods
• 51.12 : Agents involved in the sale of fuels, ores, metals and industrial chemicals
• 51.13 : Agents involved in the sale of timber and building materials
• 51.14 : Agents involved in the sale of machinery, industrial equipment, ships and aircraft
• 51.15 : Agents involved in the sale of furniture, household goods, hardware and ironmongery
• 51.16 : Agents involved in the sale of textiles, clothing, footwear and leather goods
• 51.17 : Agents involved in the sale of food, beverages and tobacco
• 51.18 : Agents specializing in the sale of particular products or ranges of products n.e.c.
• 51.19 : Agents involved in the sale of a variety of goods
• 51.2 : Wholesale of agricultural raw materials and live animals (These groups include only wholesale on own account)
• 51.21 : Wholesale of grain, seeds and animal feeds
• 51.22 : Wholesale of flowers and plants
• 51.23 : Wholesale of live animals
• 51.24 : Wholesale of hides, skins and leather
• 51.25 : Wholesale of unmanufactured tobacco
• 51.3 : Wholesale of food, beverages and tobacco
• 51.31 : Wholesale of fruit and vegetables
• 51.32 : Wholesale of meat and meat products
• 51.33 : Wholesale of dairy produce, eggs and edible oils and fats
• 51.34 : Wholesale of alcoholic and other beverages
• 51.35 : Wholesale of tobacco products
• 51.36 : Wholesale of sugar and chocolate and sugar confectionery
• 51.37 : Wholesale of coffee, tea, cocoa and spices
• 51.38 : Wholesale of other food, including fish, crustaceans and molluscs
• 51.39 : Non-specialized wholesale of food, beverages and tobacco
• 51.4 : Wholesale of household goods
• 51.41 : Wholesale of textiles
• 51.42 : Wholesale of clothing and footwear

• 51.43 : Wholesale of electrical household appliances and radio and television goods
• 51.44 : Wholesale of china and glassware, wallpaper and cleaning materials
• 51.45 : Wholesale of perfume and cosmetics
• 51.46 : Wholesale of pharmaceutical goods
• 51.47 : Wholesale of other household goods
• 51.5 : Wholesale of non-agricultural intermediate products, waste and scrap
• 51.51 : Wholesale of solid, liquid and gaseous fuels and related products
• 51.52 : Wholesale of metals and metal ores
• 51.53 : Wholesale of wood, construction materials and sanitary equipment
• 51.54 : Wholesale of hardware, plumbing and heating equipment and supplies
• 51.55 : Wholesale of chemical products
• 51.56 : Wholesale of other intermediate products
• 51.57 : Wholesale of waste and scrap
• 51.6 : Wholesale of machinery, equipment and supplies
• 51.61 : Wholesale of machine-tools
• 51.62 : Wholesale of construction machinery
• 51.63 : Wholesale of machinery for the textile industry and of sewing and knitting machines
• 51.64 : Wholesale of office machinery and equipment
• 51.65 : Wholesale of other machinery for use in industry, trade and navigation
• 51.66 : Wholesale of agricultural machinery and accessories and implements, including tractors
• 51.7 : Other wholesale
• 51.70 : Other wholesale
• 52 : Retail trade, except of motor vehicles and motorcycles; repair of personal and household goods
• 52.1 : Retail sale in non-specialized stores
• 52.11 : Retail sale in non-specialized stores with food, beverages or tobacco predominating
• 52.12 : Other retail sale in non-specialized stores
• 52.2 : Retail sale of food, beverages and tobacco in specialized stores
• 52.21 : Retail sale of fruit and vegetables
• 52.22 : Retail sale of meat and meat products
• 52.23 : Retail sale of fish, crustaceans and molluscs
• 52.24 : Retail sale of bread, cakes, flour confectionery and sugar confectionery
• 52.25 : Retail sale of alcoholic and other beverages
• 52.26 : Retail sale of tobacco products
• 52.27 : Other retail sale of food, beverages and tobacco in specialized stores
• 52.3 : Retail sale of pharmaceutical and medical goods, cosmetic and toilet articles
• 52.31 : Dispensing chemists
• 52.32 : Retail sale of medical and orthopaedic goods
• 52.33 : Retail sale of cosmetic and toilet articles
• 52.4 : Other retail sale of new goods in specialized stores
• 52.41 : Retail sale of textiles
• 52.42 : Retail sale of clothing
• 52.43 : Retail sale of footwear and leather goods
• 52.44 : Retail sale of furniture, lighting equipment and household articles n.e.c.
• 52.45 : Retail sale of electrical household appliances and radio and television goods
• 52.46 : Retail sale of hardware, paints and glass
• 52.47 : Retail sale of books, newspapers and stationery
• 52.48 : Other retail sale in specialized stores
• 52.5 : Retail sale of second-hand goods in stores
• 52.50 : Retail sale of second-hand goods in stores
• 52.6 : Retail sale not in stores
• 52.61 : Retail sale via mail order houses
• 52.62 : Retail sale via stalls and markets
• 52.63 : Other non-store retail sale
• 52.7 : Repair of personal and household goods
• 52.71 : Repair of boots, shoes and other articles of leather
• 52.72 : Repair of electrical household goods
• 52.73 : Repair of watches, clocks and jewellery
• 52.74 : Repair n.e.c.

Section H : Hotels and restaurants
• 55 : Hotels and restaurants
• 55.1 : Hotels
• 55.11 : Hotels and motels, with restaurant
• 55.12 : Hotels and motels, without restaurant
• 55.2 : Camping sites and other provision of short-stay accommodation
• 55.21 : Youth hostels and mountain refuges
• 55.22 : Camping sites, including caravan sites
• 55.23 : Other provision of lodgings n.e.c.
• 55.3 : Restaurants
• 55.30 : Restaurants
• 55.4 : Bars
• 55.40 : Bars
• 55.5 : Canteens and catering
• 55.51 : Canteens
• 55.52 : Catering

Section I : Transport, storage and communication
• 60 : Land transport; transport via pipelines
• 60.1 : Transport via railways
• 60.10 : Transport via railways
• 60.2 : Other land transport
• 60.21 : Other scheduled passenger land transport
• 60.22 : Taxi operation
• 60.23 : Other land passenger transport
• 60.24 : Freight transport by road
• 60.3 : Transport via pipelines
• 60.30 : Transport via pipelines
• 61 : Water transport
• 61.1 : Sea and coastal water transport
• 61.10 : Sea and coastal water transport
• 61.2 : Inland water transport
• 61.20 : Inland water transport
• 62 : Air transport
• 62.1 : Scheduled air transport
• 62.10 : Scheduled air transport
• 62.2 : Non-scheduled air transport
• 62.20 : Non-scheduled air transport
• 62.3 : Space transport
• 62.30 : Space transport
• 63 : Supporting and auxiliary transport activities; activities of travel agencies
• 63.1 : Cargo handling and storage
• 63.11 : Cargo handling
• 63.12 : Storage and warehousing

• 63.2 : Other supporting transport activities
• 63.21 : Other supporting land transport activities
• 63.22 : Other supporting water transport activities
• 63.23 : Other supporting air transport activities
• 63.3 : Activities of travel agencies and tour operators; tourist assistance activities n.e.c.
• 63.30 : Activities of travel agencies and tour operators; tourist assistance activities n.e.c.
• 63.4 : Activities of other transport agencies
• 63.40 : Activities of other transport agencies
• 64 : Post and telecommunications
• 64.1 : Post and courier activities
• 64.11 : National post activities
• 64.12 : Courier activities other than national post activities
• 64.2 : Telecommunications
• 64.20 : Telecommunications

Section J : Financial intermediation
• 65 : Financial intermediation, except insurance and pension funding
• 65.1 : Monetary intermediation
• 65.11 : Central banking
• 65.12 : Other monetary intermediation
• 65.2 : Other financial intermediation
• 65.21 : Financial leasing
• 65.22 : Other credit granting
• 65.23 : Other financial intermediation n.e.c.
• 66 : Insurance and pension funding, except compulsory social security
• 66.0 : Insurance and pension funding, except compulsory social security
• 66.01 : Life insurance
• 66.02 : Pension funding
• 66.03 : Non-life insurance
• 67 : Activities auxiliary to financial intermediation
• 67.1 : Activities auxiliary to financial intermediation, except insurance and pension funding
• 67.11 : Administration of financial markets
• 67.12 : Security broking and fund management
• 67.13 : Activities auxiliary to financial intermediation n.e.c.
• 67.2 : Activities auxiliary to insurance and pension funding
• 67.20 : Activities auxiliary to insurance and pension funding

Section K : Real estate, renting and business activities
• 70 : Real estate activities
• 70.1 : Real estate activities with own property
• 70.11 : Development and selling of real estate
• 70.12 : Buying and selling of own real estate
• 70.2 : Letting of own property
• 70.20 : Letting of own property
• 70.3 : Real estate activities on a fee or contract basis
• 70.31 : Real estate agencies
• 70.32 : Management of real estate on a fee or contract basis
• 71 : Renting of machinery and equipment without operator and of personal and household goods
• 71.1 : Renting of automobiles
• 71.10 : Renting of automobiles
• 71.2 : Renting of other transport equipment
• 71.21 : Renting of other land transport equipment
• 71.22 : Renting of water transport equipment
• 71.23 : Renting of air transport equipment
• 71.3 : Renting of other machinery and equipment
• 71.31 : Renting of agricultural machinery and equipment
• 71.32 : Renting of construction and civil engineering machinery and equipment
• 71.33 : Renting of office machinery and equipment, including computers
• 71.34 : Renting of other machinery and equipment n.e.c.
• 71.4 : Renting of personal and household goods n.e.c.
• 71.40 : Renting of personal and household goods n.e.c.
• 72 : Computer and related activities
• 72.1 : Hardware consultancy
• 72.10 : Hardware consultancy
• 72.2 : Software consultancy and supply
• 72.20 : Software consultancy and supply
• 72.3 : Data processing
• 72.30 : Data processing
• 72.4 : Database activities
• 72.40 : Database activities
• 72.5 : Maintenance and repair of office, accounting and computing machinery
• 72.50 : Maintenance and repair of office, accounting and computing machinery
• 72.6 : Other computer related activities
• 72.60 : Other computer related activities
• 73 : Research and development
• 73.1 : Research and experimental development on natural sciences and engineering
• 73.10 : Research and experimental development on natural sciences and engineering
• 73.2 : Research and experimental development on social sciences and humanities
• 73.20 : Research and experimental development on social sciences and humanities
• 74 : Other business activities
• 74.1 : Legal, accounting, book-keeping and auditing activities; tax consultancy; market research and public opinion polling; business and management consultancy; holdings
• 74.11 : Legal activities
• 74.12 : Accounting, book-keeping and auditing activities; tax consultancy
• 74.13 : Market research and public opinion polling
• 74.14 : Business and management consultancy activities
• 74.15 : Management activities of holding companies
• 74.2 : Architectural and engineering activities and related technical consultancy
• 74.20 : Architectural and engineering activities and related technical consultancy
• 74.3 : Technical testing and analysis
• 74.30 : Technical testing and analysis
• 74.4 : Advertising
• 74.40 : Advertising
• 74.5 : Labour recruitment and provision of personnel
• 74.50 : Labour recruitment and provision of personnel
• 74.6 : Investigation and security activities
• 74.60 : Investigation and security activities
• 74.7 : Industrial cleaning
• 74.70 : Industrial cleaning
• 74.8 : Miscellaneous business activities n.e.c.
• 74.81 : Photographic activities

- 74.82 : Packaging activities
- 74.83 : Secretarial and translation activities
- 74.84 : Other business activities n.e.c.

Section L : Public administration and defence; compulsory social security
- 75 : Public administration and defence; compulsory social security
- 75.1 : Administration of the State and the economic and social policy of the community
- 75.11 : General (overall) public service activities
- 75.12 : Regulation of the activities of agencies that provide health care, education, cultural services and other social services, excluding social security
- 75.13 : Regulation of and contribution to more efficient operation of business
- 75.14 : Supporting service activities for the government as a whole
- 75.2 : Provision of services to the community as a whole
- 75.21 : Foreign affairs
- 75.22 : Defence activities
- 75.23 : Justice and judicial activities
- 75.24 : Public security, law and order activities
- 75.25 : Fire service activities
- 75.3 : Compulsory social security activities
- 75.30 : Compulsory social security activities

Section M : Education
- 80 : Education
- 80.1 : Primary education
- 80.10 : Primary education
- 80.2 : Secondary education
- 80.21 : General secondary education
- 80.22 : Technical and vocational secondary education
- 80.3 : Higher education
- 80.30 : Higher education
- 80.4 : Adult and other education
- 80.41 : Driving school activities
- 80.42 : Adult and other education n.e.c.

Section N : Health and social work
- 85 : Health and social work
- 85.1 : Human health activities
- 85.11 : Hospital activities
- 85.12 : Medical practice activities
- 85.13 : Dental practice activities
- 85.14 : Other human health activities
- 85.2 : Veterinary activities
- 85.20 : Veterinary activities
- 85.3 : Social work activities
- 85.31 : Social work activities with accommodation
- 85.32 : Social work activities without accommodation

Section O : Other community, social and personal service activities
- 90 : Sewage and refuse disposal, sanitation and similar activities
- 90.0 : Sewage and refuse disposal, sanitation and similar activities
- 90.00 : Sewage and refuse disposal, sanitation and similar activities
- 91 : Activities of membership organizations n.e.c.
- 91.1 : Activities of business, employers' and professional organizations
- 91.11 : Activities of business and employers' organizations
- 91.12 : Activities of professional organizations
- 91.2 : Activities of trade unions
- 91.20 : Activities of trade unions
- 91.3 : Activities of other membership organizations
- 91.31 : Activities of religious organizations
- 91.32 : Activities of political organizations
- 91.33 : Activities of other membership organizations n.e.c.
- 92 : Recreational, cultural and sporting activities
- 92.1 : Motion picture and video activities
- 92.11 : Motion picture and video production
- 92.12 : Motion picture and video distribution
- 92.13 : Motion picture projection
- 92.2 : Radio and television activities
- 92.20 : Radio and television activities
- 92.3 : Other entertainment activities
- 92.31 : Artistic and literary creation and interpretation
- 92.32 : Operation of arts facilities
- 92.33 : Fair and amusement park activities
- 92.34 : Other entertainment activities n.e.c.
- 92.4 : News agency activities
- 92.40 : News agency activities
- 92.5 : Library, archives, museums and other cultural activities
- 92.51 : Library and archives activities
- 92.52 : Museums activities and preservation of historical sites and buildings
- 92.53 : Botanical and zoological gardens and nature reserves activities
- 92.6 : Sporting activities
- 92.61 : Operation of sports arenas and stadiums
- 92.62 : Other sporting activities
- 92.7 : Other recreational activities
- 92.71 : Gambling and betting activities
- 92.72 : Other recreational activities n.e.c.
- 93 : Other service activities
- 93.0 : Other service activities
- 93.01 : Washing and dry-cleaning of textile and fur products
- 93.02 : Hairdressing and other beauty treatment
- 93.03 : Funeral and related activities
- 93.04 : Physical well-being activities
- 93.05 : Other service activities n.e.c.

Section P : Private households with employed persons
- 95 : Private households with employed persons
- 95.0 : Private households with employed persons
- 95.00 : Private households with employed persons

Section Q : Extra-territorial organizations and bodies
- 99 : Extra-territorial organizations and bodies
- 99.0 : Extra-territorial organizations and bodies
- 99.00 : Extra-territorial organizations and bodies